This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method for defining a web page, the method comprising the steps of:

subdividing the web page into ~~two or more~~ <u>a plurality of</u> panels, where each panel is a fixed portion of the web page<u>, and wherein at least one of the panels is sized for display on a targeted personal data assistant</u>;

defining one or more inserts for each panel, each insert renderable to produce [[HTML]] code for the corresponding [[panel]] <u>panel</u>;

<u>wherein for a first panel of the plurality of panels at least two inserts are defined for the first panel, and a first insert of the at least two inserts for the first panel provides for display of secure content, and is displayed only where a user has been authenticated, and a second insert of the at least two inserts provides for display of non-secure content and is displayed instead of the first insert, when a user has not been authenticated; and</u>

<u>wherein for a second panel of the plurality of panels at least two inserts are defined for the second panel and a first insert of the at least two inserts for the second panel is displayed when a user is determined to be from a first geographic region, and a second insert of the at least two inserts for the second panel is displayed when a user is determined to be from a second geographic region.</u>

2.   (Original) A method as recited in claim 1, wherein each panel is sized for display on a targeted personal data assistant (PDA).

3.   (Original) A method as recited in claim 2, wherein each panel is sized so that a series of panels may be simultaneously viewed on a standard sized computer display.

Claims 4-5. (Canceled)

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6.　　(Original) A method as recited in claim 1, wherein at least some of the inserts are user-specific.

7.　　(Currently Amended) A method for responding to a request for a web page the method comprising the steps of:

retrieving a profile corresponding to a [[the]] user requesting the web page;

retrieving a definition corresponding to the requested web page, the definition describing the location of one more locations for a plurality of panels included in the web page;

selecting from at least two inserts for a first panels panel for the web page based on the definition and the profile;

providing at least a first insert and second insert for a second panel of the web page, wherein the first insert for the second panel is selected if the user is from a first geographic region, and wherein the second insert for the second panel is selected if the user from a second geographic region;

providing at least a first insert and a second insert for a third panel of the webpage, wherein the first insert for third panel includes secure data and is selected if the user has been authenticated, and the second insert for the third panel includes only non-secure data, and is selected if the user is not authenticated;

rendering the selected panels to produce [[HTML]] code for the web page; and

returning the [[HTML]] code.

8.　　(Original) A method as recited in claim 7, wherein each panel is sized for display on a targeted personal data assistant (PDA).

9.　　(Original) A method as recited in claim 8, wherein each panel is sized so that a series of panels may be simultaneously viewed on a standard sized computer display.

Claims 10-11. (Canceled)

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12.   (Original) A method as recited in claim 7, wherein at least some of the inserts are user-specific.

Claims 13–16. (Canceled)

17.   (currently amended) A data storage medium having machine-readable code stored thereon, the machine-readable code comprising instructions executable by an array of logic elements, the instructions defining a method, comprising the steps of:

receiving a request for a web page;

retrieving a profile corresponding the user requesting the web page;

retrieving a definition corresponding to the requested web page, the definition describing ~~the location of~~ <u>locations for</u> one more panels included in the web page;

selecting <u>from at least two inserts for a first</u> ~~panels~~ <u>panel</u> for the web page based on the definition and the profile;

<u>providing at least a first insert and second insert for a second panel of the web page, wherein the first insert for the second panel is selected if the user is from a first geographic region, and wherein the second insert for the second panel is selected if the user from a second geographic region;</u>

<u>providing at least a first insert and a second insert for a third panel of the webpage, wherein the first insert for third panel includes secure data and is selected if the user has been authenticated, and the second insert for the third panel includes only non-secure data, and is selected if the user is not authenticated;</u>

rendering the selected panels to produce [[HTML]] code for the web page; and

returning the [[HTML]] code.

18.   (Original) A data storage medium as recited in claim 17, wherein each panel is sized for display on a targeted personal data assistant (PDA).

19.   (Original) A data storage medium as recited in claim 18, wherein each panel is sized so that a series of panels may be simultaneously viewed on a standard sized computer display.

Claims 20-21. (Canceled)

22.   (Original) A data storage medium as recited in claim 17, wherein at least some of the inserts are user-specific.